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GENERAL STUDIES (TEST CODE : 741)

Name of Candidate	NAMRATA JAIN .		
Medium Hindi/Eng.	ENGLISH	Registration Number	15915
Center	ORN	Date	6/11/2016

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
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9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
   उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are TWENTY questions printed in HINDI and ENGLISH.
   इसमें बीस प्रश्न हैं तथा हिन्दी और अंग्रेजी दोनों में छपे हैं।
3. All questions are compulsory.
   सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
   प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
   प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
   प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
   उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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All the questions are compulsory and carry 12.5 marks each.

1. Rights-based approach to social policy, which has rippled through India over the past decade and a half, reorients governance from ideas of patronage towards duty of the state and justified claims of citizens. Discuss with examples. Also, explain how the rights-based approach helps in improving public service delivery.

'सामाजिक नीति के प्रति अधिकार आधारित दृष्टिकोण', जिसने पिछले डेढ़ दशकों से भारत को आंदोलित किया है। शासन को संरक्षण के विचारों से पुनः राज्य के प्रति कर्तव्य तथा नागरिकों के न्यायोचित अधिकारों की ओर ले जाता है। दृष्टान्तों के साथ इस विषय पर चर्चा करें। इस बात की भी व्याख्या करें कि अधिकार आधारित दृष्टिकोण सार्वजनिक सेवाओं के वितरण में किस प्रकार सहायता करता है?

Rights based approach to social policy is the 'empowerment of the masses' to demand for their basic minimum rights and the responsibility of the state to fulfil the demands according to the needs to lead towards welfare.

The shift towards rights based approach has been seen and is beneficial in following ways:

1. The Involvement of masses; Role of PRI's, Community level Participation is the key for development.
2. Increasing transparency and citizens knowing their rights by various mechanisms.

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3. Social audits.

The example of MGNREGA of demand based on basic right is better example as said by world Bank.

The rights based approach helps in public delivery in following ways:

1. Actual demands and needs of the public will be taken care of.
2. Step towards good governance.
3. Inclusive approach.
4. Will fix accountability.
5. Increase governments' transparency.
6. Participation of stakeholders

citizens + government

↓

All inclusive growth.

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Thus, the aim of welfare with involvement and active participation of masses is possible by demands taking into account by the government. It will ensure life with dignity as well as citizen's participation.

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2. Despite high enrolment in Rashtriya Swasthya Bima Yojana (RSBY), out-of-pocket expenditure on health has steadily increased over the years. In this context, highlight the achievements and shortcomings of RSBY. Also, discuss the challenges faced in its implementation.

राष्ट्रीय स्वास्थ्य बीमा योजना (आर.एस.बी.वाई.) में उच्च नामांकन (इनरोलमेंट) के बावजूद, पिछले वर्षों में स्वास्थ्य पर *आउट-ऑफ-पॉकेट* खर्च में वृद्धि हुई है। इस सन्दर्भ में, आर.एस.बी.वाई. की उपलब्धियों तथा कमियों पर प्रकाश डालें। इसके कार्यान्वयन के मार्ग में आ रही चुनौतियों पर भी चर्चा करें।

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3. Unhealthy competition between Self Help Groups (SHGs) and Panchayati Raj Institutions (PRIs) reduces the effectiveness of both. Discuss. How can creating a synergy between the two help in addressing development challenges at the sub-district level?
स्वयं सहायता समूहों (एस.एच.जी.) तथा पंचायती राज संस्थाओं (पी.आर.आई.) के बीच अस्वस्थ प्रतिस्पर्द्धा, दोनों की प्रभाविता को कम करती है। चर्चा करें। दोनों के बीच सामंजस्य स्थापित करने से उप-जिला स्तर पर विकास की चुनौतियों से निपटने में किस प्रकार सहायता मिल सकती है?

Self Help groups are group of people coming together for the motive of their welfare by enhancing skills, providing cheap interest micro credit and act as growth booster by involvement of masses and their empowerment. While Panchayati Raj institutions are constitutionally recognised local bodies, elected members. The unhealthy competition among the two is because of:

→ Recent growth of SHG's excessively and importance given to SHG's over PRI's.

→ Various developmental projects and measures are carried out with the help of SHG's. It undermines the democratically elected bodies.

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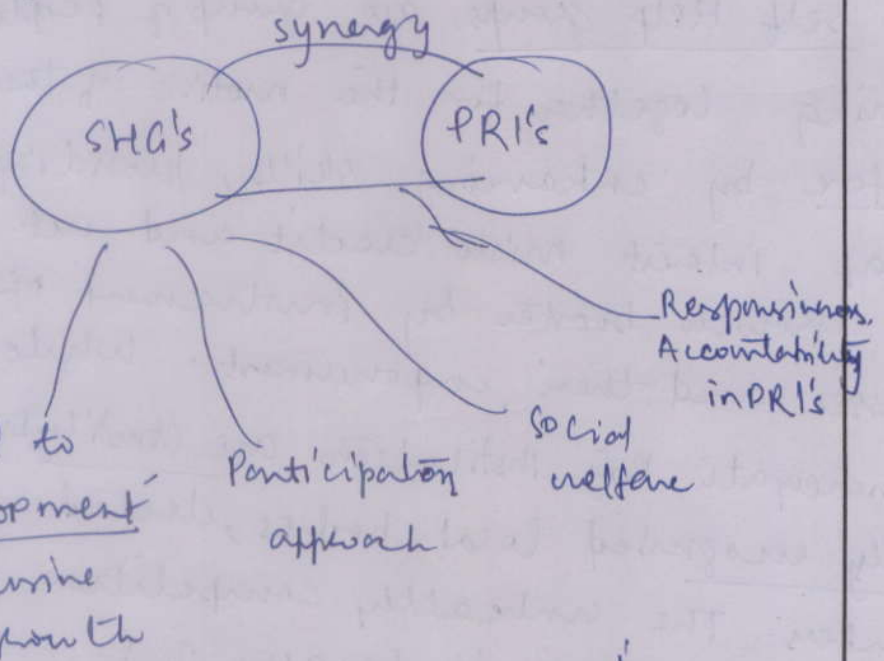
→ The nexus of SHG's with various politicians.

Thus, creating synergy helps in addressing various issues :



→ It will bring transparency in working of PRI's by effective monitoring of SHG's

→ No politicisation of SHG's will help in development and getting proper feedback.

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→ They must work in tandem to ensure the development inclusive as well as SHG's can act as tool to help PRI's work by involving community members. As well as it can act as pressure group for effective work.

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4. In contrast to state agencies, non-state actors have certain characteristics that make them better suited to developmental activities. Discuss. Also, highlight the problems that NGOs have been facing in India and give remedial measures to deal with them.
राज्य एजेंसियों की तुलना में गैर-राज्य कर्ताओं की कुछ विशेषताएं होती हैं जो उन्हें विकास संबंधी गतिविधियों के अधिक उपयुक्त बनाती हैं। चर्चा करें। इसके अतिरिक्त, भारत में गैर-सरकारी संगठनों के समक्ष प्रस्तुत चुनौतियों पर प्रकाश डालें तथा उनके समाधान से संबंधित उपायों पर सुझाव प्रस्तुत करें।

Developmental activities are undertaken to ensure the equitable growth and inclusive growth. It can be undertaken by both state and non-state actors like Civil Society, NGO's, SHG's etc. They are better suited in following ways:

1. No obligation or set mechanism to work unlike state agencies.
2. Can experiment with various innovative measures.
3. Involvement of community, and Public strengthens participatory democracy at grass root level too.
4. Empowerment of the masses rather than state just providing benefits.

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It is 2 way process rather than just 1 way of state providing help and individuals availing it.

5. Social impact of women empowerment and inclusive development possible by awareness and behavioural shift of ground actors involved.

The problems that NGO's have been facing in India are:

1. Stringent regulations: are brought to tackle some NGO's who are impinging the security and sovereignty of the nation. So, regulations are brought to control the anti-state behaviour impacting nation's sovereignity.

2. Demarcation: Some NGO's are acting as grounds for funelling the violence, or even black money. So, there needs to be clear-strict regulations and criteria, so that

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good NGO's working in the spirit of welfare are not impacted.

Thus, remedial measures can be:

1. Regulation without hampering their work and transparency in working of NGO's
2. Flexibility in rules and discretion should be done away with other NGO's who are fuelling other harmful things are kept in control.
3. Boost to them, since they act with motive of non-profit and help.
4. Stop Politicisation of NGO's.

Thus, NGO's, SHG's and Civil Society are major players who can impact the nation's progress.

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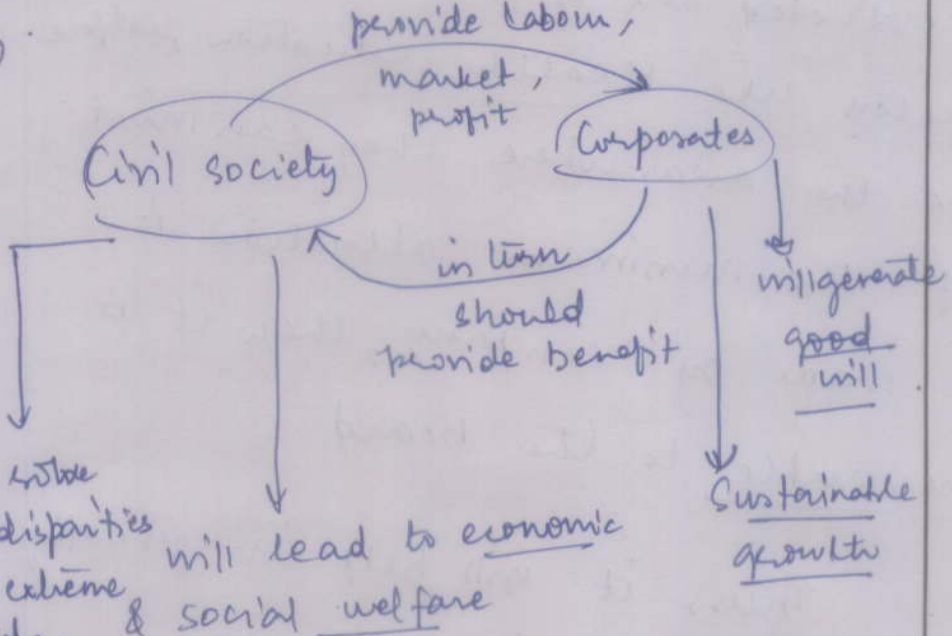
5. Civil Society Organizations and Corporates share a symbiotic relationship, which can be leveraged to meet the developmental needs of India. Analyze. Also enumerate the CSR provisions under Companies Act, 2013.
नागरिक समाज संगठन तथा कॉर्पोरेट के सहजीवी संबंध, भारत की विकास संबंधी आवश्यकताओं की पूर्ति में लाभदायक हो सकता है। विश्लेषण करें। इसके अतिरिक्त, कंपनी अधिनियम 2013 के अंतर्गत सी.एस.आर. संबंधी प्रावधानों का उल्लेख करें।

Corporates benefits from the labour, market provided by the members of society. So, it is viewed that corporates must return to the society of the benefits which it availed in some form or way.



Thus, the symbiotic relation between Civil Society and Corporates is a win-win situation for both the parties.

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The CSR provisions under the Companies Act, 2013 are:

1. min 2% of the mandatory allocation by the corporates who have annual turnover of 1000 crores or the profit of 5 crores.
2. A Corporate Board to decide upon the CSR - where and how will it be evaluated and given.
3. Sectors like Health, education, welfare are the areas where they can invest.
4. If the minimum allocation is not made by company, then it is answerable to the board.

Thus, it will help in generating good will for the company as well as pay for various resources - land, capital, labour it utilizes.

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It will help civil society and ensure welfare of the masses bridging the divide by helping poor by various projects.

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6. According to a recent WHO report, India sees the largest number of suicides globally. In this context, enumerate the objectives and approach of India's new National Mental Health Policy. Also, explain what is Mental Health Action Plan 365.

हाल की डब्ल्यू.एच.ओ. रिपोर्ट के अनुसार, विश्व में सर्वाधिक आत्महत्याएं भारत में होती हैं। इस संबंध में, भारत की नवीन राष्ट्रीय मानसिक स्वास्थ्य नीति के उद्देश्यों तथा दृष्टिकोणों का उल्लेख करें। इसके अतिरिक्त, मानसिक स्वास्थ्य कार्य योजना 365 के संबंध में विस्तार से बताएं।

New National Mental Health policy is brought to tackle the rising suicide cases and study reasons underlying. The objectives and approach are:

1. Objective of Policy: to stop discrimination and provide equal opportunities to the mentally ill patient. This empowerment will lead to shift in treatment as well as taking their concerns into account.
2. It has the policy of patient/person deciding before hand on how he/she should be treated and tackled when such issues comes or arrives by taking consent.
3. The policy provides for the State Mental Health Commission and Central Mental Health Commission.

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- State Mental Health Commission will take into account the services of hospitals at state level, provision of medical as well as medicine facilities.

(4) It also provides for district level body to tackle the issues and problems regarding mental health, which will be easily in reach of patient.

(5) It prohibits the shock / electric therapy for the children.

Mental Health Policy thus envisages inclusive development of all sections of society, without discriminating or isolating the differently abled mentally ill patients.

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7. Urban sanitation has not received adequate attention at the national level in the past and few initiatives have been taken to tackle deficiencies in urban sanitation. In light of this, examine whether the Swachh Bharat Abhiyan can help in solving the urban sanitation problem.
अतीत में राष्ट्रीय स्तर पर शहरी स्वच्छता पर पर्याप्त ध्यान नहीं दिया गया तथा शहरी स्वच्छता में व्याप्त कमियों को दूर करने के लिए कुछ ही कदम उठाए गए थे। इस कथन के आलोक में इस बात का परीक्षण करें कि क्या स्वच्छ भारत अभियान शहरी स्वच्छता की समस्याओं के समाधान में सहायक हो सकता है?

Sanitation is the step to lead towards healthy India, promoting the population to utilize their potential and country to achieve various goals like Millenium Development Goals.

Various measures have been taken to tackle sanitation problem like Nirmal Bharat Abhiyan and various Clean India campaigns but they had major focus on rural sanitation. So, the neglected urban sanitation should be given proper care and importance.

Recently launched Swachh Bharat is a shift towards 'bringing behavioral change' in the mindset as well open defecation free India by target 2019.

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Swachh Bharat can help in tackling the issue of Urban Sanitation in following ways:

1. Focus on behavioral change
2. Target of open defecation free India by building toilets in home as well as community toilets.
3. Awareness among the masses by various campaigns.
4. Gram Panchayats and grass root involvement for rural and local body involvement for urban will help in community participation for change.

The problems in achievement are:

- increasing urbanisation.
- rapid industrial growth, slums and poor living standards.
- Increasing migration to Urban areas

So, the scheme needs multi-dimensional approach and involvement

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of masses, locals, urbans to bring institutional as well as behavioral, attitudinal change in the masses.

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8. There is a need to move away from debates of 'public' versus 'private' provision of education towards models of education provision with public funding and private management. Discuss. Can such a move impact the quality and learning outcomes in elementary education?
अब शिक्षा के सार्वजनिक बनाम निजी प्रावधान संबंधी बहसों से आगे, सार्वजनिक वित्तीय सहायता तथा निजी प्रबंधन संबंधी प्रावधान वाले शैक्षिक प्रतिदर्शों की ओर बढ़ने की आवश्यकता है। चर्चा करें। क्या इस प्रकार का कदम प्रारम्भिक शिक्षा की गुणवत्ता तथा सीखने (अधिगम) की प्रक्रिया के परिणामों को प्रभावित कर सकता है?

Education is a tool which shapes the future of individual as well as society by imparting skills, knowledge as well as values. Models of education provision should be based on Public Funding and Private management rather than water tight compartmentalisation of public v/s private because:

1. Public Funding : will ensure the 'education to all' without any discrimination based on poor-rich, high caste-dalits/marginalised group, boy-girl etc.
- It will ensure the governments' control to impart equality and equal opportunities and life chances.
- Welfare motive will be given preference over the profit motive.

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2. But the private management is needed because of:

- High efficiency
- Setting of higher standards of education
- Competition with the global institutions of education.

But the management and funding cannot be given entirely in the hands of private bodies because of the:

- preference of profit motive over welfare motive
- High capitation fees which leads to inequality and unequal opportunity situation.

So, this move can impact quality and learning outcomes in elementary education:

→ From the level of basic elementary education, child will be aware of the standards, quality and will avail the efficient service of private body.

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→ This will boost the primary socialisation and will motivate the child in future further streams and ladder of education.

→ No discrimination and ensure education to all.

→ This will make a shift from Right to Education towards Right to QUALITY education.

This step is a lauded provided private parties are motivated and their concerns are also kept in mind by the public body to ensure quality and all inclusive education for better future.

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9. Highlight the key features of Juvenile Justice (Care and Protection of Children) Bill, 2015 passed by the Lok Sabha. On what grounds is it being criticized?

लोकसभा द्वारा पारित किशोर न्याय (बच्चों की देखभाल तथा संरक्षण) विधेयक, 2015 की मुख्य विशेषताओं पर प्रकाश डालें। इस विधेयक की किन आधारों पर आलोचना की जा रही है?

Juveniles are defined in the age group of 16 - 18 years of age, the age which needs special protection and care for development of individual and deciding the future prospects of him/her.

The key features are as:

1. Juveniles accused of heinous crimes (of murder, killing rapes etc) are to be kept and punished by treating them as adults. They will be kept in 'special jails' apart from other criminals.

2. Juvenile Care home: is to be made for those juveniles who are accused of crimes and can be brought main streaming them by proper care and "rehabilitation".

3. The Panel of members - health, mental specialist and a judicial lawyer will

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together evaluate the position and mental status of juvenile and the condition in which crime was committed. This is exhaustive study by specialists from different fields to study the status of juvenile.

4. Imparting skills and behavioural change of juveniles to be imparted in the care homes for their brighter future.

While it has many progressive steps and reasons to be appreciated, it is criticized on following grounds:

(1.) Treatment of juveniles as adults; in some particular cases is criticized by various social and human rights activists. They claim it is the weak opportunities and poor socialisation and living conditions which is responsible for their criminal behaviour.

(2.) Concept of 'restorative justice' rather

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than retributive justice : The justice should be restorative, making them avail skills, values and mainstreaming them rather than pushing them into the darkness forever.

(3) The seperate jail and special jail is rarely provided and they are kept with the hard, staunch adult criminals which influences them negatively.

Thus, the juveniles should be provided with behavioural change, value changes and proper socialisation for better involving them in all aspects of country and society rather than just pushing them into darkness forever. But the concept of punishment for justice of victims and setting as standard barriers for such crimes should be kept in mind with proper values and rehabilitation measures.

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10. "In a nation of one billion cell phones, M-governance or mobile governance has the potential to make development a truly inclusive and comprehensive mass movement". Illustrate how M-government can bring in more transparency and accountability in government functioning. Also, discuss the challenges in implementing M-government.

"एक अरब सेल फोन वाले देश में *एम-शासन* या मोबाइल शासन में, विकास को वास्तविक रूप में समावेशी तथा व्यापक जनांदोलन का रूप प्रदान करने की क्षमता है।" दृष्टांत के साथ व्याख्यायित करें कि *एम-शासन* किस प्रकार सरकार के काम-काज में और अधिक पारदर्शिता तथा उत्तरदायित्व ला सकता है। इसके अतिरिक्त, *एम-शासन* के कार्यान्वयन में आ रही चुनौतियों पर चर्चा करें।

India has increasing penetration of cell phones usage as well as potential to increase it further making it a mass movement. It can lead to development at individual level of knowing the rights as well as the facilities, making society aware as well as boost the country's growth. It has potential in following ways:

1. Various mobile applications in health sector, ex: "Kilkari" making women informed of the benefits as well as the measures to keep baby healthy by mobile messages
2. "Education awareness" messages and help with various applications can

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make individual aware.

3. It has help in governance too:
it can increase the government to citizen (G to C) level of interaction as well as help individuals of benefits which they can avail.

4. Various applications and messages for farmers can also lead to inclusive development.

Thus, it can increase the inclusive development and by various complaint UPU free numbers and mechanisms of grievance redressel can make government accountable and transparent:

1. RTI act of increasing awareness.
2. Social audits.
3. Participatory democracy and governance.

Following are the challenges of M-government:

1. Coverage issues and lack of awareness among the masses.

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2. It will lead to more mechanistic way of governance leading to less face to face and direct interaction.

3. Still there is no full penetration and chunk of population will be left away.

Thus, the implementation of M-governance can boost G to C governance mechanism by taking into account the individuals involvement, grass root participation to make it all inclusive and successful.

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11. The Rights of the Persons with Disabilities Bill, 2014 fails to adopt United Nation Convention on the Rights of Persons with Disability (UNCRPD) in its true spirit. Examine. Also, highlight the recent suggestions made by the Standing Committee on Social Justice and Empowerment in this regard.
नि:शक्तजन अधिकार विधेयक-2014, नि:शक्तजनों के अधिकार पर संयुक्त राष्ट्र संघ के अभिसमय (यू.एन.सी.आर.पी.डी.) को सही अर्थों में अपनाने में विफल रहा है। परीक्षण करें। इसके अतिरिक्त, इस संबंध में सामाजिक न्याय तथा सशक्तीकरण से संबंधित स्थायी समिति द्वारा प्रदत्त सुझावों पर प्रकाश डालें।

The Rights of Persons with Disabilities Bill, 2014 has increased the disabilities list from currently 6 to 19 disabilities. It has also increased reservation of 3-5% for the disabled people. It has failed to adopt United Nation Convention on the Rights of Persons with Disability in following ways:

(10) Less emphasis on special schools of disabled: This bill has more provisions regarding the normal schools and the measures to encorporate differently abled in the schools but has neglected the special schools.

It has benefits in longer term with a view to end discrimination but short term, this may end up with

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less educational benefits to the differently abled because of infrastructural problems, as well as the stigma attached.

(2.) Authority to determine the differently abled criteria and where will they work: as to which job will suit them and accordingly. This is a "type of discrimination" which determines the job suitability.

The recent suggestions by the standing committee on social justice and empowerment are as:

1. Making differently empowered by providing facilities and tackle the issues of infrastructure, and various problems.
2. Increase free and compulsory education limit to 21 years, currently which is 18 years
3. Right of women with disability to terminate pregnancy shall be restored.
4. Basic social security needs like food,

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housing and security should be provided by the government

5. Accessibility: Including government building, some private buildings should also be made accessible.

6. Include Transgender in the disabled group to stop the discrimination against them.

Thus, the disabled sections should be empowered and mainstreaming them will have multiple multiplying effects both on social, economic as well as the good will ground.

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12. The objective of Make in India cannot be achieved until India achieves a substantial success in Skill India Mission. Discuss. How does the recently launched Pradhan Mantri Kaushal Vikas Yojana (PMKVY) seek to address the shortage of skilled labour force in India?

मेक इन इंडिया के उद्देश्यों को तब तक प्राप्त नहीं किया जा सकता जब तक भारत, *स्किल इंडिया मिशन* में ठोस सफलता प्राप्त नहीं कर लेता। चर्चा करें। हाल ही में आरम्भ की गयी प्रधानमंत्री कौशल विकास योजना (पी.एम.के.वी.वाई.) किस प्रकार भारत में कुशल श्रमशक्ति के अभाव को दूर करने का लक्ष्य रखती है?

Skill India Mission brought by government to address benefits the human capital and boost the 'demographic dividend' so that it does turn into 'demographic danger'/disaster.

Make in India scheme is a flagship scheme of government to boost and promote India as a manufacturing economy boosting its production and economy as a whole.

Both the schemes are the flagship schemes and are 'complementary' to each other. A synthesis is needed to acheive the desired result:

- A skilled person can increase the productivity and enhance benefits of producing / making in India.
- It has multiple effects right from

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production, manufacturing and marketing and the knowhow of the skilled person can be utilized efficiently and effectively.

• Recent times when automation is increasing, the skilling component acts in favour of making (producing products in India knowing the operational efficiency as well as utilization of benefits.

The recently launched Pradhan Mantri Kaushal Vikaas Yojana envisages ~~to increase the skill level of all the youths in the age group of "17-35 years"~~ the "certification of skills" of Indian youth and is flagship scheme of Ministry of Skill Development and Entrepreneurship. It seeks to address the shortage of skilled labour force in following ways:

(1.) It is the scheme of skill "certification" of basic 10th and 12th class dropouts and

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will focus on enhancing skills of the youths who are entering into the workforce.

(2.) 'Recognisition of Prior learning':
will be done so that the youths can utilize their knowledge in the process of production or services.

(3.) 'Industry relevant surveys' and skill provision will be there

(4.) Getting certified is the basis for employibility and implementation at ground level i.e. at local Panchayat level can boost the process of skilling as well as employment.

Thus, the convergence of both Skill India and Make in India will have multiple benefits and will turn the youths into the assets of generation of Capital.

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13. The recent amendments to Child Labour Act seek to strike a balance between the need for education of a child and the reality of the socio-economic conditions. Critically evaluate.
बाल श्रम अधिनियम में हाल में किये गए संशोधनों का उद्देश्य किसी बालक की शिक्षा की आवश्यकता तथा सामाजिक-आर्थिक स्थिति की वास्तविकता में संतुलन स्थापित करना है। आलोचनात्मक मूल्यांकन करें।

The recent Child labour Act amendments has changes which takes into account the realities of socio-economic condition as well as the rights of child.

The child has fundamental right of education (Article 21A) in the age group of 6-14 years of age compulsarily and the Directive Principle 39(F): to ensure the enjoyment and development of the child and they are given opportunities to develop in healthy manner.

The recent amendments are:

1. Child in the age below 14 years are banned to work in all organisations except the household work after the school hours and holidays & the entertainment industry.

→ This takes into account Indian situation of Poverty where child works in household as a helping hand to Parents.

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(2) New age group from 14-18 years are named adolescents are prohibited in hazardous occupations and processess which is reduced from earlier 83 to 3 (now): mining, glassworks and bangles industry.

But this has multiple problems attached:

(1) The definition of 'family' is not defined. The lack of clarity in family work will increase the exploitation of child by various relatives and will be against the spirit of the constitution as well as many laws.

(2) It is against the child's developmental process and will lead to "victimisation" both hampering their education as well as the development overall.

(3) There will be perpetual exploitation of child: The continuance of work with Parents without adequate skills and the continuance of occupation process ie.

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from father from child and so on creates a vicious cycle and is against the development process of the child.

(4) This is also against the UNITED Nations Convention on Child Rights, of which India is signatory member, which calls for child's enjoyment of his/her childhood.

(5) Social impact and particularly on girls who will face exploitation of house hold

Look (6) Penal provisions on Parents removed which will adversely impact child's if exploited

Thus, the amendments to Act in order to tackle realities should not go against the child rights. It should have clearly defined mechanisms and ways to stop exploitation of child.

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14. Give an account of the features of 'Housing for All by 2022' mission. Also, discuss the challenges that lie ahead in its implementation.
"2022 तक सबके लिए आवास मिशन" की विशेषताओं का विवरण दें। इसके कार्यान्वयन के मार्ग में आने वाली चुनौतियों पर भी चर्चा करें।

"Housing for all by 2022" mission is designed to provide housing to all the slum dwellers, and needy family assuring them the basic minimum need of life.

The features of housing for all by 2022 are as follows:

1. It is a centrally sponsored scheme to provide housing to all the urban households who are in lower income groups, slum dwellers and poor families.
2. Credit linked interest shall be provided to reduce the burden.
3. PPP mode of production for utilizing the efficiency of the private builder with governmental help.
4. Private developers to build the house to ensure timely completion of home and at efficient and effective manner.

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5. Social empowerment : The house build shall be in the name of 'woman member'. This will act as a tool of empowerment and women will have greater role and say in the family rather than the neglection which they face.

• Following are the challenges that lie ahead in its implementation :

(1.) Preference given to old house than the newly build house : it is seen that generally the houses built by the governmental or governmental help are not preferred and people need behavioural change and mindset change.

(2.) Problem of rising urbanisation :

a) Provision of houses in urban areas will likely increase more congestion.

b) Problems to acquire land.

c) Problems of accomodating and providing houses to all : seeing the population rise and the resulting urban problems

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like land, road congestion, pollution etc

(3) Government was not taking participatory approach taking into account their concerns and problems: commutation problems, problems regarding house structure etc.

Thus, this scheme is best way to ensure one of the basic need of individual of the housing, empowering the household particularly women as well as providing them with economic help.

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15. Enumerate the directives laid down by the Supreme Court for police reforms in the Prakash Singh case. Discuss the challenges faced in implementing these reforms.
प्रकाश सिंह वाद में पुलिस सुधारों के लिए सर्वोच्च न्यायालय द्वारा दिए गए निर्देशों का उल्लेख करें। इन सुधारों के कार्यान्वयन में आने वाली चुनौतियों पर चर्चा करें।

Police reforms are laid by supreme Court in Prakash singh case :

(1) Minimum 2 years tenure of the Director General of Police (DGP)

(2) The central body to decide on the appointment, transfer, postings of the officials SP, DSP etc.

(3) A 'central level' co-ordination body for co-ordination among various state agencies as well as central agency.

(4) A 'state level' mechanism and body to check appointments as well as increase coordination among the state officials.

(5) Seperate body to register cases regarding 'law and order' and ensuring implementation of various reforms and checks.

(6) Seperate body to register complaints against the police..

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There are various challenges in implementation of this reports and reforms:

(1) Lack of will among the police and governing body: It is because of the strict watch over the police and therefore, police is not ready to implement such reforms.

(2.) Divergence of areas of interests over various polices of different states.

(3) Seperate body to register cases against the polices: There are various cases against the police but no process/results emerges. This seperate body is against the freedom and undue benefit enjoyed by the police.

(4) Seperate body for law and order may increase the cost.

Thus, behavioural change and values is needed to bring the

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reforms and various challenges of cost, time, will must be leveled for the benefit of police, individual and society at large.

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16. What is E-Kranti? How is it an improvement over National e-Governance Plan? Discuss the challenges foreseen in the implementation of E-kranti.
ई-क्रान्ति क्या है? यह किस प्रकार राष्ट्रीय ई-शासन योजना का परिष्कृत रूप है? ई-क्रान्ति के कार्यान्वयन संबंधी पूर्वानुमानित चुनौतियों की चर्चा करें।

E-Kranti is the second version of the National e-governance Plan-1 which envisages the transformation of Government to citizen delivery by electronic operability. It will ensure transparency as well as efficiency of services.

It has various components and improvements over the earlier National e governance programme:

1. various e-health, e-medicine technologies.
2. e-education, Tele-education like Massive online open courses (MOOCs), digital library
3. Digital locker to save all documents
4. Citizen centric services by computerization.

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Challenges are:

1. Lack of penetration of the internet and lack of connectivity - Digital Infra.
2. Lack of awareness.
3. Citizens are not skilled or known with the usage of tech. and benefits - Digital Divide
4. Privacy issues.
5. Cyber security concerns.

Thus, it is time to bring transformational change in the approach of delivery of benefits from G to C. It needs coordination between Government and citizens as well as between various levels of Government ie.

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Centre, State and local governments to effectively implement it.

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17. Some provisions of Official Secrets Act, 1923 go against the spirit of Right to Information. Explain. In this context, examine whether this necessitates repealing of the Official Secrets Act.

सरकारी गोपनीयता अधिनियम, 1923 के कुछ प्रावधान सूचना के अधिकार की भावनाओं के विरुद्ध हैं, व्याख्या करें। इस सन्दर्भ में, इस बात की जांच करें कि क्या इसके लिए सरकारी गोपनीयता अधिनियम को निरस्त करने की आवश्यकता है?

Right to information (RTI) act is a landmark step in direction of fundamental right of citizen to have information which can make him/her empowered as well as ensuring transparency in the system of governance.

While official Secrets Act, 1923 has areas and provisions which prescribe maintaining confidentiality by the officials for the national security and safety of the nation.

So, some provisions of the official secrets Act, 1923 have edge over the transparency revelation of RTI. This poses a conflict of transparency v/s confidentiality and section-8 of RTI has provisions where exceptions to transparent delivery of information is mentioned. It is important because:

a) National security of country must be taken

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into account.

~~Article 21 (1) - Even Article 21 comes with~~

~~Art~~

But often the secrecy act is misused by various officials:

- for their personal benefits.
- leads to corruption
- Denial of information to citizens, which is their Fundamental Right.

But the repealing of official secrets Act is not the solution. It should be made very clear in which circumstances there should be confidentiality and "no discretion" should be left to the officials from which he can have personal benefits.

The values and training of the official should be in such a way that he should be preferring to be honest, integrity and disclose the information accordingly.

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18. Despite increasing awareness of beneficiaries, social audits have not played a significant role in reducing malpractices and detecting irregularities. Discuss. How can social audits be made more effective?
लाभार्थियों की बढ़ रही जागरूकता के बावजूद सामाजिक लेखांकन ने भ्रष्टाचार को घटाने तथा अनियमितताओं का पता लगाने में महत्वपूर्ण भूमिका नहीं निभाई है। चर्चा करें। सामाजिक लेखांकन को किस प्रकार और अधिक प्रभावी बनाया जा सकता है?

Social audits are mechanisms of 'measuring, understanding and reporting' by the involvement of the communities and local population leading towards social and ethical change.

Social audits have not reduced malpractices and irregularities to full extent because :

(1) Laxity in the implementation, without taking into account the problems depicted by the social audits : The final reports of social audits are not taken into account while programmes are implemented and negligence of reports takes place.

(2) Involvement of locals and communities : The 'disparity' still lies and it is not penetrated to the lowest ladder (poorest and discriminated sections of the society) who are not consulted or involved in the auditing process.

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(3) Unawareness among the locals of new techniques and ways to measure the schemes' progress and they are not well aversed with new know how's and techniques.

(4) Dominated by few and view of all are not taken into account.

(5) Opportunity Costs: The persons involved in social audits have attached costs to it ie. they loose their wages and their productive work hours because of lengthy and long auditing.

Social audits can be made effective by:

(1) Taking into account the problems depicted in the report and "incorporate ways" to solve the problems without neglecting the report.

(2) Awareness increase drive among the masses for full involvement & views of all sections.

(3) Making use of ICT and new techniques to fasten the process of audits as well as capture the corruption

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as well as other hindrances.

(4) Implementation by all and involvement of all during auditing but the accountability is fixed to single person if any problem occurs. This should not be the case.

Thus, social audits can be best way to take into account the implementation, penetration and its actual benefits by involvement of the locals, empowering them. It has been done and continued in schemes like MGNREGA which has benefits with only few things kept in mind to have all inclusive and good social auditing.

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19. Nutrition status is linked to non-nutrition factors. In light of this statement, examine why despite a fast growing economy and the largest anti-malnutrition programme, India has the world's worst level of child malnutrition. What steps has the Government taken to to tackle the malnutrition problem in India?

पोषण की दशा का सम्बन्ध गैर-पोषण कारकों से है। इस कथन के आलोक में, इस बात की परख करें कि तीव्र गति से बढ़ रही अर्थव्यवस्था तथा सबसे बड़े कुपोषण-रोधी कार्यक्रम के बाद भी, भारत विश्व में बाल-कुपोषण के संदर्भ में निम्नतम स्तर वाले देशों में शामिल है।

Child malnutrition is the absence of all the essential nutrients (carbohydrates, proteins, minerals, vitamins, and other micronutrients) in desired amount in the child's body.
It is both the nutrition as well as non-nutrition factors which can be linked to it:

(1.) Nutritional Factors : Absence of balanced diet

→ Despite having many schemes by govt eg:- Mid-Day Meal, children are not provided with balanced diet and is skewed towards any single nutrient. The provision of rice and khichdi does not have the balanced amt of entire nutritions.

(2.) Fast growth towards Junk Food and preference among all : The growing trend of Junk foods is also a reason leading towards the malnutrition.

(3.) Non-nutritional factors :

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a) Proper Sanitation facilities : The lack of hygenic sanitation factors lead to the health problems in the child.

b) Inculcation of good habits like washing hands before eating, washing hand after toilet etc lacks in the most of the children and even Parents who fail to provide such habits.

c) Lack of Hygenic living - Lack of Hygeinic living decreases the immunity level and good nutrition also does not help the child to increase immunity and boost the lifestyle.

(4) Implementation lacunae : Despite programmes of govt, the schemes are not implemented in true spirit.

There are various cases of misallocation of funds and diversion of funds provided for nutritional benefits. The funds are diverted and poor quality of food is supplied to the children impacting adversely their health as well as nutritional status.

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Following are the steps taken by the Govt:

1. Provision of Golden Rice : Golden rice which will have appropriate amount of all essential nutrients (carbohydrates, Proteins, vitamins etc) and it will be supplied in all the Mid Day Meal schools.

2. Various cleanliness and Hygeine Drives: Swacchh Bharat, Clean India lines to drive India towards 'Healthy and Clean India'.

3. 'Behavioural change' and inculcation of good habits by various drives, awareness campaigns as well as by Parents will lead to change in status of child.

4. Use of ICT and tracking mechanisms for good implementation ensuring proper delivery.

Thus, the goals of Millennium Developement (MDG's) are also providing way for good health and malnutrition must be curbed since the children of today is future of tomorrow.

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20. Autonomous District Councils (ADCs) based on the Sixth Schedule of the Constitution of India are described as 'State in miniature'. Elaborate. Also, critically evaluate the functioning of ADCs over the years.
भारतीय संविधान की छठी अनुसूची पर आधारित स्वायत्त जिला परिषद (ए.डी.सी.) को 'लघु रूप में एक राज्य' के रूप में वर्णित किया जाता है। व्याख्या करें। इसके अतिरिक्त, पिछले वर्षों के दौरान ए.डी.सी. की कार्य प्रणाली का आलोचनात्मक मूल्यांकन करें।

Sixth Schedule of the constitution of India provides areas of Assam, Tripura, Mizoram and Meghalaya states where population of Schedule Tribes (ST) and indigeneous tribes is high and Governor of respective state is empowered and consulted before decision making and factors that affects the state.

Autonomous District councils are made in sixth schedule states, who have all 'legislative, executive and judiciary powers', which can be taken for the welfare of the state and public at large.

It is empowered to take legislative measures and make laws regarding rights of tribals (ST's in forests areas etc.

It has executive power of taking decisions which should not

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in benefit of population.

It has judicial powers to take action against the ~~government~~ bodies or citizens harming the population.

There are multiple benefits:

1. Knowhow of local area and increases efficiency of work.
2. Involvement of grass root local population.
3. Various welfare measures have been taken by them.

While there are some repurcussions too:

1. They sometimes act in discretion for self motives and intents over the general welfare.
2. They have no proper set standards to maintain revenue and expenditure.

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Thus, they can be effective in decentralisation process provided some facts and concerns are tackled.

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GENERAL STUDIES (TEST CODE : 759)

Name of Candidate	NAMRATA JAIN.		
Medium Hindi/Eng.	ENGLISH	Registration Number	15915
Center	ORN	Date	14/11/2016

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
   उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are TWENTY questions printed in HINDI and ENGLISH.
   इसमें बीस पश्न हैं तथा हिन्दी और अंग्रेजी दोनों में छपे हैं।
3. All questions are compulsory.
   सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
   प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
   प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर काई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
   प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
   उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.

12.5X20=250

1. India has the lowest tax-to-GDP ratio among countries with a similar per capita income on a purchasing power parity basis. Explain the reasons for the low tax-to-GDP ratio in India. What measures can be taken to correct this situation?

भारत का कर-GDP अनुपात वस्तुतः क्रय-शक्ति समता के आधार पर भारत जैसे प्रति व्यक्ति आय वाले देशों के बीच न्यूनतम है। भारत में न्यून कर-GDP अनुपात के कारणों की व्याख्या कीजिए। इस स्थिति को सही करने के लिए क्या उपाय किए जा सकते हैं?

Tax to GDP ratio refers to the total tax revenue collected by the government to the population-GDP. India has lowest tax collection of only about 4% of the population paying income tax, while the ratio or percent ideally should be '26-27%'. This ratio is meagre as compared to other similar countries.

The reasons for low tax to GDP ratio:

(1.) Poor tax complaince and low tax base: The tax complaince is poor and the tax base is low. The tax collection percentage is very low and the payers are small or very few as compared to the adult population voting.

(2.) Need clarity on tax laws: Unclear tax

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laws lead to the individuals evading the taxes by finding the loopholes in the system.

3. No Co-ordination between tax officials and tax payers leads to the 'tax terrorism'. It acts as a backing /pulling force not incentivising the individuals for paying taxes.

4. High tax rates : As per 'Laffer curve', tax rates should not be discouraging the tax payers. It should be at optimum level to increase the complaince.

rate/level beyond which the collection loses.

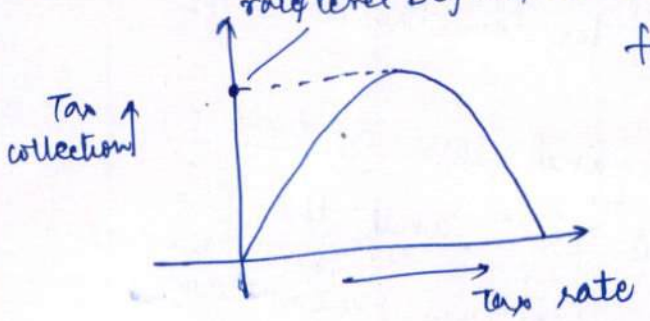

fig: Laffer Curve

Following measures can be taken by government to tackle and increase tax ratio :

1. R·A·P·I·D : As proposed by our Prime Minister to increase the tax complaince.

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(2.) Broaden tax base by setting optimum tax rates.

(3) Coordination above tax officials and tax payers to be friendly and payer should not be harassed.

(4.) Digital coverage and mechanisms to increase online payment of taxes without any hassels.

ex: Bharat Kosh - to collect non tax revenues by the government.

(5) Govt and citizens have co-ordination and give-take relation whereby government provides essential services to citizens.

Thus, tax paying is a duty by citizen for the resources he/she avail and the benefits there of. Thus, it should be increased to ensure governments' delivery of services for citizen's welfare.

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2. In spite of various initiatives, the condition of the power sector still remains one of the core challenges for India. Comment.
विभिन्न पहलों के बावजूद, विद्युत क्षेत्रक की स्थिति भारत के लिए अभी भी एक प्रमुख चुनौती बनी हुई है। टिप्पणी कीजिए।

'Power' is the major requirement of all the booming industries - manufacturing or any services and 'input' to attain the goal of Make in India, Skill India, Digital India etc. But there are challenges in sector despite reforms like:

- UDAY - Ujjwal Discom Assurance Yojana for the help of debt ridden distribution companies

Following are the core challenges in power sector of India:

(1.) Power generation: Power generation is increasing rapidly but the 'load factor' and the efficiency of generation is much below as compared to other countries. Thus, efficient working is the need to increase productivity and accrue maximum benefits from the sector.

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(2.) Power distribution sector is debt ridden because the cost of distributing (ie. Aggregate distribution cost) is less than the cost collected from the customers, leading to increasing debt.

(3.) High AT & C losses - Transmission and control losses: High losses of the power sector.

(4.) Higher prices for the industrial and commercial sector while heavy subsidisation on domestic units: This acts as a deterrant for the industries to explore their full potential.

(5.) Erratic power cut also delete the working of industrial.

(6.) Political interference in the sector: This is done by heavily supporting the customers ex: Agricultural farmers are given cheap or free of cost units, which disrupts the functioning of sector.

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Thus, there is a need to create 'One single power market' as suggested by many experts and increase efficiency in the sector.

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3. Examine the reasons for poor performance of public sector banks in India. Give an account of the steps taken by the government and RBI to improve their performance. Also analyse whether the risks arising from the consolidation of the Indian banking sector outweigh the potential longer-term benefits.

भारत में सार्वजनिक क्षेत्रक के बैंकों के दयनीय प्रदर्शन के कारणों का परीक्षण कीजिए। सरकार और RBI द्वारा इनके प्रदर्शन में सुधार करने के लिए उठाए गए कदमों का विवरण दीजिए। साथ ही विश्लेषण कीजिए कि क्या भारतीय बैंकिंग क्षेत्रक के समेकन से उत्पन्न जोखिम दीर्घावधि में प्राप्त होने वाले संभावित लाभों पर भारी पड़ेंगे?

Public sector banks are facing the problems of higher stressed assets and higher NPA's (Non Performing assets) because of following reasons:

(1.) Lack of independence to the banking officials: There is interference in the working of the banking officials by the political officials for gaining political benefits and milieu. This leads to poor performance of the banks.

(2) Poor accountability of the officials: Poor or no accountability of the officials for the poor loans and weak mechanisms to control it further.

(3) Social banking: Some claims that the mandatory social obligations to be

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performed by the Public Sector banks does not allow it to perform efficiently leading to higher Bad loans and NPA's.

(4) lending to the long gestational projects : Long gestational projects, infrastructural projects etc are time taking and hence, banks face the problems of receiving back the loans.

(5) Voluntary denial of returning back the loans despite the capacity : The denial of returning loans ex: Vijay Mallya case are the issues which bank sector and officials should tackle.

Steps by RBI and government to tackle and improve bank's performance:

(1) Recapitalisation of banks : Rs. 70,000 crore is target set for bank recapitalisation ensure proper working and lending to the customers.

(2) Schemes like S4A : Scheme for Sustainable structuring of assets to

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solve the problem of NPA's.

(3.) 5:25 scheme by RBI.

(4.) Disinvestment and strategic sell in banks to be done in future to tackle the problem of governments' excessive control.

(5.) Consolidation of banks: is a process which is thought upon by the officials measuring its impact, and benefits v/s-a-v/s the losses.

The risks from consolidation of banks:

1. Human Resource management risk.
2. Failure of bank may lead to systemic failure.
3. High NPA's of banks combine - problematic.

Thus, consolidation should be seen geographically and technologically option, managing human resource and according to the coordination of all stakeholders.

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4. Tax treaties intended to avoid double taxation have in many cases become instruments for double non-taxation. Elaborate. List the major amendments in the India-Mauritius DTAA and the advantages that are expected to accrue due to it.
दोहरे कराधान से बचाव के प्रयोजन से की गई कर संधियाँ कई मामलों में दोहरे गैर-कराधान का साधन बन गयी हैं। विस्तारपूर्वक बताइए। भारत-मॉरीशस DTAA में हुए प्रमुख संशोधनों और इनके कारण प्राप्त होने वाले अपेक्षित लाभों की सूची प्रस्तुत कीजिए।

Tax treaties like Double Taxation Avoidance Agreement (DTAA) was signed by India with countries - Mauritius, Singapore. It was signed with an aim to stop double taxation - since 'western countries are mainly following 'resident based taxation and India is following 'source based taxation'.

But the treaties were misused and became instruments for double non-taxation in following ways:

(1.) Round tripping : Round tripping was done where the shell / conduit companies was placed in tax haven to avoid the taxes or capital gains tax.

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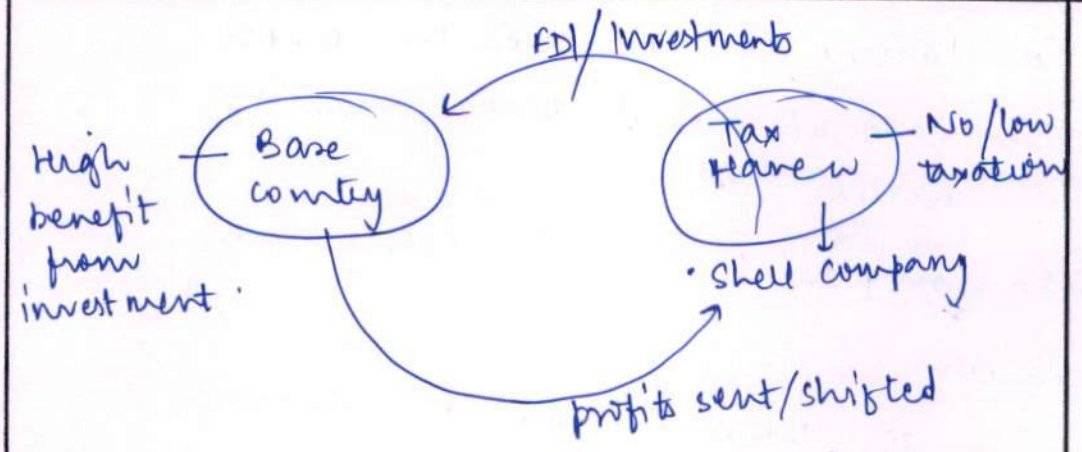

Thus, the companies used it as a mechanism to avoid tax.

(2.) Base erosion and Profit shifting was done to misuse the treaty.

The measures taken to stop double taxation was by amendments in India - Mauritius DTAA:

(1.) The shell / conduit companies created in the tax haven must have atleast profit / earning of 27 lakhs in the past 12 months: If the condition is not fulfilled, then the conduit company is regarded as 'just means to save tax'.

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(2) Compliance to the OECD – BEPS (Base erosion and profit shifting norms)

(3) G-20 complaint view to solve non-taxation.

The following are the advantages from it:

1. Higher tax collection.
2. Benefit to both the countries.
3. Tracking of the shell companies.
4. less Corruption & Used Transparency.

Thus, the complaint norms of OECD and measures to improve tax collection will create a global tax compliance regime and transparent system

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5. Emerging ICT and their appropriation by society constitutes a threat that demands new competencies and practices to be developed and integrated in the existing police work. Discuss with examples.

उभरती ICT एवं समाज द्वारा उसके प्रयोग में एक ऐसा खतरा समाहित है जो पुलिस के वर्तमान कार्य में नई क्षमताओं और प्रथाओं के विकास और समेकन की मांग करता है। उदाहरण सहित चर्चा कीजिए।

With the vision of Digital India and increasing ICT and increasing internet-technology penetration, the threat is increasing regarding the security of individual, nation as well as the safety.

Thus, the police work needs the new competencies and practices to tackle the issue;

1. CCTNS - 'Crime and Criminal Tracking Network System' is a system to track the criminal as well as online information to the individual or the victim.

This will lead to faster delivery of justice as well as flexibility to the individual to track the progress

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of the case, action against it as well as the measures to tackle it.

(2.) Online FIR and updation:
Online FIR and quick updation of the case online by the police will help the citizens to track the process. Interoperability among various police stations will also increase.

(3.) Increase co-ordination and cooperation among the police and the citizens for grievance redressal.

(4.) To tackle the harassment of women online - there is need for cyber security and proper regulation to control this.

(5.) Increasing the resources of the police, by providing with technology updation, infrastructure as well as resources to tackle with the criminals.

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Thus, the police needs to be empowered as well as provided with the resources to solve the emerging threats and proper accountability and responsibility to needed to solve the citizens problems as well as threats.

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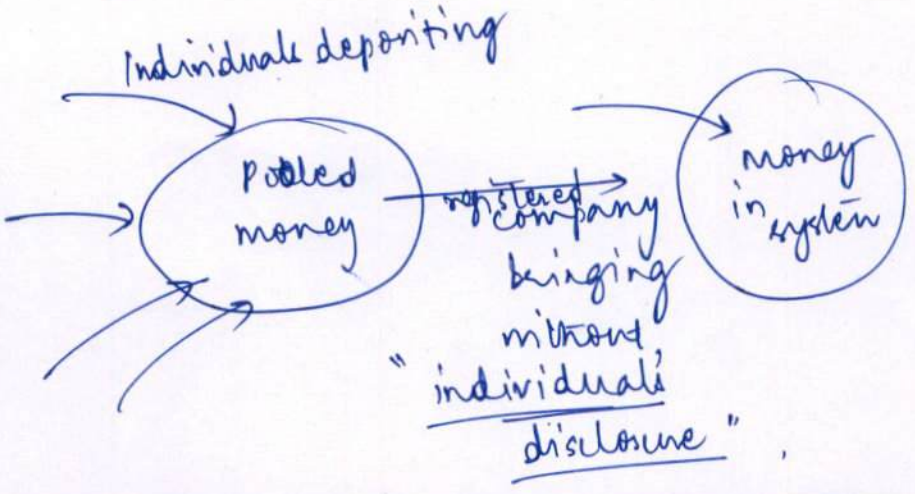
6. What are P-Notes and how do they impact the financial system in India? In this context, also highlight the recent regulatory measures taken by SEBI to deal with them.

पी-नोट्स क्या हैं और वे भारत में वित्तीय प्रणाली को किस प्रकार प्रभावित करते हैं? इस संदर्भ में, सेबी द्वारा हाल ही में इनसे निपटने के लिए किए गए विनियामक उपायों पर प्रकाश डालिए।

Participatory notes (P-notes) are the mechanism by which the individuals from other countries can invest / put the money ~~the money~~ with the help of pooling and finally invest as a part of big company without registering individually.

It is a hedge fund mechanism which is not transparent and leads to the emergence of black / unaccounted money many times



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The impact of P-notes in financial system are:

1. Corruption and entry of unaccounted money in system: It is because the individual's disclosure was not done and this was the major loophole.

2. Investment brought but with no transparency: The much needed requirement of investment comes with the lack of transparency.

Regulatory measures taken by SEBI to deal are:

1. KYC complaint: P notes are made KYC (Know Your Customer) complaint to tackle the issue of poor regulation and unknown sourcing.

Thus, it may act as a deterrent for the black money to be entered or circulated in the system.

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Thus, the OECD norms to be followed to increase the transparency as well as tackle the issue of global tax problems. Thus, P-notes should be not as investment mechanisms with proper safeguards.

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7. The rising levels of e-waste generation in India have been a matter of concern in recent years. Examine the underlying causes of this scenario and the challenges associated with it. How can the new E-Waste Management Rules, 2016 help in meeting these concerns?
भारत में ई-अपशिष्ट उत्पादन का बढ़ता स्तर हाल के वर्षों में चिंता का विषय रहा है। इस परिदृश्य के अंतर्निहित कारणों एवं इससे संबद्ध चुनौतियों का परीक्षण कीजिए। ई-अपशिष्ट प्रबंधन नियम, 2016 इन चिंताओं का समाधान करने में किस प्रकार सहायता कर सकता है?

e-waste generation in India is increasing at an alarming rate and "poor management" is the major concern. The 'causes' and the 'challenges' are as following:

CAUSES :

(1.) e-waste generation at high rate and poor recycling : Poor recycling and poor management are the cause of concern.

(2.) lack of awareness and habit of accumulation of discarded materials :

- lack of awareness of the harmful impact of the e-waste.
- Accumulation and behaviour of individuals not to discard the used/waste electronic gadget.

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(3) No mechanism of collection, segregation and recycling: Poor mechanisms lead to increasing burden in major cities like Banglore, Mumbai, Delhi.

CHALLENGES:

- Health impact: The electronic waste has major serious impact on health - lead, arsenic etc can lead to nervous problems, skin problems, heart problem etc.
- Environmental impact: They degrade the environment by poor disposal and destroying the soil.
- Economic Impact: If recycled, they can lead to economic benefits.

The new E-waste management rules, 2016 are meeting the concerns:

(1.) Payback to the customers: for returning the old used, not working

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gadgets or electronic items.

(2.) Liability of both producer as well as the customer to tackle the menace of the e-waste ; It is not the single handed responsibility of customer or producer, both should contribute to solve the issue.

(3) Awareness among the masses of the health hazards.

(4.) Co-ordination among the masses and 'behavioral change' to stop the accumulation of the waste.

Thus, the proper management, both responsible producer + customer can be a step to tackle the increasing e-waste and its processing and recycling will have individual health, environment as well as economic benefits to entire society and country.

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8. Terror groups, much like corporate bodies have well and truly embraced and exploited the benefits of globalisation. Discuss the statement with reference to terror financing and propaganda activities.
कॉर्पोरेट निकायों की ही भाँति आतंकवादी समूहों ने भी सही मायने में काफी हद तक वैश्वीकरण के लाभों को आत्मसात और उनका दोहन किया है। आतंकी वित्तपोषण एवं प्रचार गतिविधियों के संदर्भ में इस कथन पर चर्चा कीजिए।

Globalisation is bridging the spacious and time gaps by easy movement of technology, people as well as the know-how's. This leads to both the good use as well as the bad/ poor use by the global terror groups for financial benefits as well as propaganda:

(1.) Propaganda:

→ Propaganda by various social websites and channels: are acting as major tool to radicalise the youths as well as Individuals.

→ Increasing sources of interaction and propagation by various channels - online videos, messages etc.

→ Spreading the ideology.

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→ Travelling easily without any hassle and then engaging with the terror groups.

ex: Recently many radicalised youths have gone to Iraq, Syria and joined the group ISIS influenced by the wrong ideology.

(2) Financial benefits:

→ The terror financing is increasing and getting easy by various mechanism to transfer money online as well as by various channels. Thus, the terror groups are utilizing the channels.

ex: The Zakir Naik (Core of Mumbai NGO) group which was alleged to receive funds and spreading radicalised ideology.

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- Easy money transfer.
- Donation of funds to such groups.

Thus, with the increasing ease of money transfer as well as movement, threats of radicalisation, being radicalised, cyber threats and threat to the security of nation is increasing. It needs to be tackled by proper coordination, de-radicalisation measures as well as active engagement of states.

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9. What is net-metering? Critically analyse its potential in incentivising distributed generation in India.
नेट-मीटरिंग क्या है? भारत में वितरित उत्पादन को प्रोत्साहित करने में इसकी क्षमता का आलोचनात्मक विश्लेषण कीजिए।

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10. Explain the challenges associated with predicting the monsson accurately. Can shifting to a completely dynamical model from the one used by the IMD presently help in improving the accuracy of predicting the monsoon?
मानसून के सटीक पूर्वानुमान से संबद्ध चुनौतियों की व्याख्या कीजिए। क्या IMD द्वारा वर्तमान में प्रयोग किए जा रहे मॉडल के स्थान पर पूर्णतः गतिशील मॉडल का उपयोग मानसून के पूर्वानुमान की सटीकता को बढ़ा सकता है।

'Monsoon' and 'dependency' of India on monsoon makes it more needy to accurately predict the monsoon, so that "before-hand" preparations to tackle the issue can be prepared.

There are various challenges associated with the prediction of monsoon:

1. Complex behaviour of the monsoon and various phenomenon: The predicibility becomes difficult with the emerging phenomenon like El-nino, La-Nina, Indian Ocean Dipole. The complexities acts as hindrance to the accurate prediction of the behaviour.

2. lack of technology and Knowhow's

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to tackle with the complex system;
The technological upgradation is the need to solve and increase the accuracy.

(3) Static model followed by the Indian meteorological department; But this is seeing a shift towards dynamism as well as it is increasing the accuracy of the prediction.

The monsoon and its prediction relates with the agriculture, its result, economic growth and thus, IMD must act in its full potential to accurate predictions. The complete shift to dynamism is needed but the behaviour and knowhows of IMD must be utilized to the current shift.

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11. The Compensatory Afforestation Fund Bill would require to work along with the Forest Rights Act in order to achieve the aims of environment protection while also ensuring rights of the tribal people. Comment.
जनजातीय लोगों के अधिकारों को सुनिश्चित करते हुए, पर्यावरण संरक्षण के लक्ष्यों को प्राप्त करने के लिए प्रतिपूरक वनीकरण कोष विधेयक को वन अधिकार अधिनियम के साथ समन्वय की आवश्यकता होगी। टिप्पणी कीजिए।

The CAMPA (Compensatory Afforestation Bill) provides for the compensation by the industries as well as the units for felling or cutting of trees for economic growth or increasing industrial work. This is seen as way to compensate and way towards sustainable development by 'planting trees' with the 'Compensatory Afforestation Fund' created as well as compensate the dwellers and tribals.

While the Forests Rights Act, 2006 takes into account the rights of the traditional dwellers as well as tribals over the forest area, minor forest product to protect their culture, prevent alienation as well as ensure their

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livelihood.

Thus, the compensatory (CAMPA) Afforestation Bill covers:

- The creation of the Fund.
- Equal planting of trees and compensating for the losses.
- State government to be given share: share division of "90:10 between states and Centre"
- Empowering the states to take measure to assure planting, afforestation as well as take into account the rights of tribals.

But there are few concerns regarding the CAMPA:

- This is not in line with the Forest rights Act, 2006.
- The property / asset of forest which takes millions of years for creation

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cannot be measured by simply money and no guaranteed way the plantation & plants will flourish in the other area.

- Livelihood of tribals will be affected.

Thus, there is need to properly evaluate and ensure plantation and afforestation for sustainable development and a clear balance b/w growth and sustainable development is the need of hour.

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12. It has been argued that India's strained patent protection and IP administration has failed to keep pace with growing technological advances. In this context, examine the provisions of the new Intellectual Property Rights (IPR) Policy, 2016. Also explain how the new policy can help boost innovation and entrepreneurship in the country.

यह तर्क दिया जाता है कि भारत का विकृत पेटेंट संरक्षण एवं बौद्धिक संपदा अधिकार प्रशासन वस्तुतः विकसित होती तकनीकी प्रगतियों से तालमेल बैठाने में असफल रहा है। इस संदर्भ में, नई बौद्धिक संपदा अधिकार (IPR) नीति, 2016 के प्रावधानों का परीक्षण कीजिए। साथ ही व्याख्या कीजिए कि नई नीति देश में नवोन्मेष और उद्यमिता को बढ़ावा देने में किस प्रकार सहयोग कर सकती है।

India's IPR laws, and Patent rules are questioned by various groups- USTR - United State Trade Representative special 301 report placed India in a 'Priority watch list'. But the laws are WTO - TRIPS complant as claimed by Indian groups. It is a evergreening law objections and compulsary licensing which are mainly questioned.

The New Intellectual Property Rights Policy 2016 has provisions :

1. Boost to innovation : innovation & capabilities are given a boost.

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2. Quick Patent application processing: quicker patent delivery is envisaged in the draft.

3. Balance between the individuals innovation and patent protection and the national need of the public: A balance is set between patent protection and the need of the public.

4. Complaince with 'WTO-TRIPS' is ensured.

5. Bilateral engagements to solve the issue - ex: Compulsary licensing issue with US, EU etc.

The new policy, thus boost innovation as well as the entrepreneurship:

1. By protection by patents, copyrights etc.

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2. Quicker application & giving of patents.
3. innovation to be kept at prior need.

Thus, the new policy envisages to create proper and balanced patent and IPR regime to benefit individual, group (innovation) as well as public need.

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13. Though the frequency of both droughts and floods has increased in many states of the country, the preparedness level for mitigating their impacts still has significant gaps. Discuss in the context of India.
यद्यपि सूखे और बाढ़, दोनों की आवृत्ति देश के कई राज्यों में बढ़ी है किंतु उनके प्रभावों को कम करने हेतु तैयारियों के स्तर में अभी भी एक बड़ा अंतराल विद्यमान है। भारत के संदर्भ में चर्चा कीजिए।

The droughts as well as the floods both are on the rise depicting the poor management and poor storage preparedness to solve the issue of both the worst. The proper disaster management calls for Preparedness, Disaster "Reduction" as well as Disaster reformation - post disaster.

The recent Sendai Framework for Disaster Management and reduction as well as the Asian Conference to tackle disaster calls for preparatory and reduction measures.

The following are the gaps in context of India:

(1) Poor storage mechanism: to tackle issue of drought as well as flood

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management.

(2.) lack of awareness and coordination

→ Coordination among various states - water rich and scarce state to solve the problem.

→ lack of Coordination between Centre and states.

(3.) Poor projects - lack of approval for various inter state linkages because of the states' concerns and political gains.

(4.) Delay in declaration / announcement of droughts: the factor seen by Supreme Court and asked the Central government to timely declare the drought situation and take actions.

(5.) Climate change and lack of proper behaviour ie. erratic monsoon behaviour

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While, government is taking various measures to tackle issue -

(1.) River Inter state projects being discussed.

(2.) Spreading awareness.

(3.) Conscious about the climate change as well as taking concrete steps by INDC's, signing & ratifying Paris agreement.

(4.) Co-ordination increasing b/w centre & states.

Thus, clear chalked out plan to prepare and fight with disaster is the need rather than post disaster measures only focused.

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14. In view of the high levels of inequality in India, it is imperative to not only broaden access to education and health but also financial services. Discuss. Also highlight the efforts made by the government in recent times to address inequality by promoting financial inclusion.
भारत में असमानता के उच्च स्तरों को देखते हुए न केवल शिक्षा और स्वास्थ्य बल्कि वित्तीय सेवाओं तक पहुँच को भी विस्तृत करने की आवश्यकता है। चर्चा कीजिए। साथ ही सरकार द्वारा हाल ही में वित्तीय समावेशन को बढ़ावा देकर असमानता को कम करने के लिए किए गए प्रयासों पर भी प्रकाश डालिए।

The inequality in India is in many forms- social, political, financial etc and a egalitarian society is the society with access to good healthcare, education, finances as well as financial services. The high level of inequality in financial services is because of:

1. Poor penetration - poor insurance penetration, poor banking penetration

2. lack of connectivity:

Both Physical + Digital

→ lack of roads to connect to banks.

→ poor internet connectivity

→ poor internet penetration

3. lack of awareness.

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(4) lack of will of people

Following are the efforts made by government:

1. Jan Dhan Yojana: opening of bank accounts (no-frill accounts & zero balance accounts) to boost the inclusion.

2. JAM - JanDhan Aadhar-Mobile is a trinity approach to increase inclusion as well as penetration in both rural and urban areas.

(3) Various insurance schemes at very reasonable premium rates -

→ PM Suraksha Bima Yojana: at premium of just Rs 12 per year.

→ PM Jeevan Jyoti Bima Yojana: at premium of Rs. 330 per month

→ Atal Pension Yojana - for unorganised sectors.

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(4) FDI of 49% in insurance sector is allowed.

(5) Increasing awareness among the masses - by tv channels, advertisements

(6) P.M. Gram Sadak Yojana - to increase connectivity and rse connectivity between banks & rural areas.

Hence, preventive measures with proper implementation is the need for inclusion in the society and lead towards egalitarian society, higher growth, lesser corruption, and Growth for all.

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15. Examine the need for indigenization of the defence industry in India. While highlighting its challenges, analyse how the new Defence Procurement Policy (DPP) and relaxations in FDI norms can address these challenges.
भारत में रक्षा उद्योगों के स्वदेशीकरण की आवश्यकता का परीक्षण कीजिए। इसकी चुनौतियों पर प्रकाश डालते हुए विश्लेषण कीजिए कि नई रक्षा खरीद नीति (डिफेंस प्रोक्योरमेंट पॉलिसी-DPP) एवं FDI मानदंडों में दी गयी छूटें इन चुनौतियों को किस प्रकार संबोधित कर सकती हैं।

Defence spending is the India is huge and defence constitutes the highest part and allocation in the budget of India. It depicts the importance it has as well as the seriousness regarding it. The need for indigenisation are as follows:

(1.) Making domestic industries competent.

(2.) Reduce dependence on outer defence industry, other than India.

(3) Ensure proper and timely defence need to be fulfilled at time of security, emergency or need.

(4) Maintain Current Account Deficit and BOP: by lesser expenditure on

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defence outside India.

(5) Boost to make in India goals and will ensure goals are reached.

The challenges are:

- lack of expertise.
- Defence is the major need to ensure security of nation and hence any lapsity can lead to long term concerns.

The new Defence procurement policy are:

(1.) Increasing FDI in defence upto 49%.

(2.) Ensuring indigenous promotion of defence along with the international needs to be brought:

The DPP laws ensure the indigenization along with the foreign collaboration as well as make India a bright

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spot.

(3) special focus on Make in India.

Thus, the Defence sector can be major contributor to goals of India - Make in India as well as kept in India - it is crucial sector for security of nation.

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16. Digital technologies have the potential to dramatically transform higher education. Giving a special emphasis to MOOCs, analyse the statement in the context of India.
डिजिटल प्रौद्योगिकियों में उच्च शिक्षा को नाटकीय ढंग से रूपांतरित करने की क्षमता है। MOOCs पर विशेष बल देते हुए, भारत के संदर्भ में इस कथन का विश्लेषण कीजिए।

Education sector is witnessing a shift from traditional "class-room model" to the new digital era of education along with keeping it mind traditional benefits. Digital India programme has immense benefits in education sector and its progress. The digital technology can transform education in following ways:

(1.) Breaking the constraints and barriers of space: by making education accessible to hinderland as well as urban area.

(2.) Flexibility of 'time'.

(3.) Access to all is ensured.

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(ii) Making students technologically aware as well as knowledgable.

The MOOC's - Massive open Online courses ~~was~~ is the initiative of 'Human Resource Development-Ministry' to ensure the education "accessibility" as well as increase the literacy as well as the skills of an individual. The open online courses acts as rescue for the rural, poor who cannot afford coachings as well as to the one who aspire to gain knowledge.

The higher education sector in India is not developed and thus there is immense need to increase 'Affordability', 'Availability' as well as 'Accessibility' to all.

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Thus, the implementation as well the individuals accessing the benefits from various initiatives- Digital India, MOOC, etc will lead to knowledgable as well as skilled society.

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17. The Civil Aviation Policy 2016 would help in building a more modern, safe, secure and sustainable aviation industry while also boosting regional connectivity and tourism. Discuss.

नागरिक उड्डयन नीति, 2016 अधिक आधुनिक, सुरक्षित, सुदृढ़ और संधारणीय विमानन उद्योग को विकसित करने में सहयोग करेगी और साथ ही क्षेत्रीय कनेक्टिविटी और पर्यटन को भी बढ़ावा देगी। चर्चा कीजिए।

The Civil Aviation Policy and UDAN - Uday Desh ka Har Aaam Nagrik will ensure building aviation industry - more modern, safe, accessible, affordable as well as increase connectivity.

The Civil Aviation Policy, 2016 has following features:

1. "Regional connectivity" focussed upon
2. Regional flights - and ~~levying~~ levying of 2% Regional connectivity cess.
3. Make more affordable air journey.
4. Increase connectivity by capping Rs. 2500/- for the flights of 1 hour.

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(5) It will also give boost to tourism.

It will boost regionally connectivity;

1. by modernising the no-frills airport.
2. making regional flights cheaper
3. Capping the fare.

It will boost tourism by:

- making cheaper flights availability
- increasing connectivity to hinterland.
- making all places/centres accessible.

Thus, it is a major step to achieve the goal of UDAY — and also make affordable flights to all.

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18. What is the significance of start-ups for Indian economy? Critically analyse the provisions of "Start-up India" program and the challenges that lie ahead in its effective implementation.

भारतीय अर्थव्यवस्था के लिए स्टार्ट-अप्स का महत्व क्या है? 'स्टार्ट-अप इंडिया' कार्यक्रम के उपबंधों एवं इसके प्रभावी कार्यान्वयन में आने वाली चुनौतियों का आलोचनात्मक विश्लेषण कीजिए।

Start up India programe is a programe to boost innovation and enterpreneurship culture among the youths by facilitating and giving benefits to them.

The significance of startups:

1. To boost enterpreneurship as well as innovation;
2. to create environment, so that startups dont have to move abroad because of the hassels in India.
3. significant in developing risk-taking attitude and finding

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full potential of self.

4. Incubators, research parks, innovation centres at national institute - to encourage startup's as well as nurture them.

5. Help in skilled society as well as achieving growth.

Following are provisions:

1. Fund of 10,000 crore to be created.
2. Income tax relaxation for 3 yrs.
3. Eased labour & environment laws.
4. Self certification
5. 80% rebate on patent
6. Quicker patent delivery.
7. National credit guarantee fund to be created.
8. Experience of 5 years, profit less than 25 lakhs - 'Criteria'.
9. Capital gains tax relaxation.

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Challenges are as follows:

1. Earlier approval from inter-ministerial board was made mandatory. This lead to discretion as well as delays.

But now this is eased.

2. Need mind set change to take risk.

3. Real issue in implementation by which startups can avail all the benefits.

Thus, start up India is a major step to boost innovation as well grow up in the ladders of growth which needs proper implementation.

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19. What do you understand by methanol economy? Discuss its environmental and economic advantages. How does methanol compare with other new generational fuels such as ethanol and hydrogen?
मेथनॉल अर्थव्यवस्था से आप क्या समझते हैं? इसके पर्यावरणीय और आर्थिक लाभों की चर्चा कीजिए। नई पीढ़ी के अन्य ईंधनों यथा इथेनॉल और हाइड्रोजन से मेथनॉल की तुलना कीजिए।

Methanol economy is a new generation fuel with methanol fuel & has various economic as well as environmental advantages.

The economic benefits are:

- it is cheap.
- it is easily available as compared to others.
- economically viable to use along with blending with diesel, petrol etc.
- can reduce crude oil import - reduce CAD.

The environmental benefits are:

- less polluting
- Use as green fuel becaus of low Green House emission.

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The other new generational fuels like ethanol and hydrogen are also much in use for blending as well as used in single basis.

Thus, ethanol can help in substituting the traditional dependence, by efficiently blending it with other fuels.

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20. Differentiating between Augmented Reality and Virtual Reality, explain why it is argued by many that these technologies are not just about gaming but can change our lives.

आग्मेन्टड रियलिटी और वर्चुअल **रियलिटी** (संवर्धित वास्तविकता और आभासी वास्तविकता) के बीच अन्तर स्पष्ट कीजिए। व्याख्या कीजिए कि अनेक व्यक्तियों द्वारा यह तर्क क्यों दिया जाता है कि ये प्रोद्यौगिकियाँ केवल गेमिंग के लिए हीं नहीं हैं बल्कि हमारे जीवन को परिवर्तित कर सकती हैं।

Virtual reality is the created reality by technological or digital interventions to give the environment of real time feelings of experiences. It is mostly gaming like virtual play stations and video stations which can virtually create the environment of the real time with no less / very few distinctions from real world.

But it can help in many ways in changing our lives:

- by virtually giving the entertainment benefits.
- by virtually creating environment

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to give experience before the real test / trail.

- it can be best to gain experience.

Augmented Reality is the modified or changed reality to make individual feel real by various technological interventions.

Hence, they can be major step in achieving the digital world and experiences by virtually availing the know-hows.

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